Entered 10/14/05 02:08:21 Desc Main Page 1 of 35 Case 05-53919 Doc 1 Filed 10/14/05 1) (12/03) Document

(Official Form 1) (12/03)

FORM B1	United States Bankruptcy Court Northern District of Illinois							Vo	Voluntary Petition	
Name of Debtor Starling, Edwa	(if individual, enter and L	Last, First, M	fiddle):	1	Name of Joint I Starling, K		or (Spouse) (La A	st, First, N	Aiddle):	
All Other Names used by the Debtor in the last 6 years (include married, maiden, and trade names):							ed by the Joint aiden, and trade		the last 6 years	
Last four digits of	f Soc. Sec. No. / Come all):	plete EIN or	other Tax I.D.		Last four digits if more than one, so			•	N or other Tax I.D. No.	
Street Address of Debtor (No. & Street, City, State & Zip Code): 8030 S. Woodlawn Chicago, IL 60619				S	Street Address of 8030 S. W Chicago, I	/oodla	nt Debtor (No. awn		ity, State & Zip Code):	
County of Reside Principal Place of		k			County of Resi Principal Place			ok		
Mailing Address	of Debtor (if differen	nt from street	address):	ľ	Mailing Addres	ss of J	Joint Debtor (if	different	from street address):	
	ripal Assets of Busin street address above)									
preceding th	ne date of this petition cankruptcy case conc	n or for a lor erning debtor	nger part of su 's affiliate, ge	uch 180 da	ys than in any ner, or partners	other ship p	District.	District.	or 180 days immediately	
Tyj ■ Individual(s) □ Corporation □ Partnership □ Other		☐ Railro ☐ Stock ☐ Com	oad	r	Chapter 7 Chapter 9	the	Petition is Fil	ed (Check napter 11 napter 12	☐ Chapter 13	
Consumer/N	Nature of Debts  Jon-Business	(Check one be	*		Full Filing	-			box) icable to individuals only.)	
☐ Debtor is a☐ Debtor is an	11 Small Business small business as de delects to be considered 1121(e) (Optional)	fined in 11 U	.S.C. § 101		Must attac	ch sig that th	ned application	for the co	ourt's consideration fee except in installments.	
☐ Debtor estin☐ Debtor estin☐	nistrative Information that the state of the	be available texempt prope	for distribution rty is exclude	ed and adm		enses	paid, there	THISS	PACE IS FOR COURT USE ONLY	
Estimated Numbe	er of Creditors		6-49 50-99	100-199	200-999 100	00-over				
	50,001 to \$100,001 to 100,000 \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,00 <sup>0</sup> \$50 million	1 to \$50,000,0 \$100 milli		More than \$100 million			
	50,001 to \$100,001 to 100,000 \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,000 \$50 million	to \$50,000,0 \$100 milli		More than \$100 million			

(Official Form (Cases))5-53919 Doc 1 Filed 10/14/05	Entered 10/14/05 02:08	:21 Desc Main
Voluntary Petition Document	N <del>a</del> age 12:10tr35	FORM B1, Page 2
(This page must be completed and filed in every case)	Starling, Edward L	
	Starling, Karen A	
Prior Bankruptcy Case Filed Within Last 6		ional sheet)
Location Where Filed: - None -	Case Number:	Date Filed:
Pending Bankruptcy Case Filed by any Spouse, Partner, or	Affiliate of this Debtor (If more than	one attach additional sheet)
Name of Debtor:	Case Number:	Date Filed:
- None -	Cuse Tumber.	Bute I fied.
District:	Relationship:	Judge:
Sign	atures	
Signature(s) of Debtor(s) (Individual/Joint)	1	hibit A
I declare under penalty of perjury that the information provided in this	(To be completed if debtor is require	ed to file periodic reports (e.g., forms
petition is true and correct. [If petitioner is an individual whose debts are primarily consumer debts	10K and 10Q) with the Securities ar Section 13 or 15(d) of the Securities	nd Exchange Commission pursuant to
and has chosen to file under chapter 7] I am aware that I may proceed	requesting relief under chapter 11)	Exchange Act of 1754 and is
under chapter 7, 11, 12, or 13 of title 11, United States Code, understand	☐ Exhibit A is attached and mad	le a part of this petition.
the relief available under each such chapter, and choose to proceed under chapter 7.		hibit B
I request relief in accordance with the chapter of title 11, United States	(To be completed i	f debtor is an individual
Code, specified in this petition.	Whose debts are pri I, the attorney for the petitioner nam	marily consumer debts) ed in the foregoing petition, declare
V /c/ Edward I Starling	that I have informed the petitioner th	
X /s/ Edward L Starling Signature of Debtor Edward L Starling	chapter 7, 11, 12, or 13 of title 11, U	United States Code, and have
	explained the relief available under	
X /s/ Karen A Starling	X /s/ Richard J. Waple	October 13, 2005
Signature of Joint Debtor Karen A Starling	Signature of Attorney for Debto Richard J. Waple #6276123	3
Telephone Number (If not represented by attorney)	Does the debtor own or have posses	hibit C
October 13, 2005	a threat of imminent and identifiable	
Date	safety?	
Signature of Attorney		and made a part of this petition.
x /s/ Richard J. Waple	■ No	
Signature of Attorney for Debtor(s)		torney Petition Preparer
Richard J. Waple #6276123	I certify that I am a bankruptcy petit § 110, that I prepared this document	ion preparer as defined in 11 U.S.C.
Printed Name of Attorney for Debtor(s)	provided the debtor with a copy of t	his document.
Legal Helpers, PC		
Firm Name	Printed Name of Bankruptcy Pe	etition Preparer
20 W. Kinzie 13th Floor		
Chicago, IL 60610	Social Security Number (Requi	red by 11 U.S.C.§ 110(c).)
Address		
(312) 467-0004 Fax: (312) 467-1832		
Telephone Number	Address	
October 13, 2005	Names and Spaint Security	show of all other individes 11-
Date	prepared or assisted in preparin	nbers of all other individuals who g this document:
Signature of Debtor (Corporation/Partnership)	]	
I declare under penalty of perjury that the information provided in this		
petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.		
The debtor requests relief in accordance with the chapter of title 11,		ed this document, attach additional
United States Code, specified in this petition.	sheets conforming to the approp	priate official form for each person.
X	X Signature of Bankruptcy Petitio	
Signature of Authorized Individual	Signature of Bankruptcy Petitio	n Preparer
Printed Name of Authorized Individual	Date	_
	A bankruptcy petition preparer's	s failure to comply with the
Title of Authorized Individual	provisions of title 11 and the Fe Procedure may result in fines or	
Date	U.S.C. § 110; 18 U.S.C. § 156.	
	I	

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## **United States Bankruptcy Court Northern District of Illinois**

In re	Edward L Starling,		Case No		
	Karen A Starling				
_		Debtors	Chapter	7	

#### **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E, and F to determine the total amount of the debtor's liabilities.

			AM	IOUNTS SCHEDULED	
NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	104,000.00		
B - Personal Property	Yes	3	37,235.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		104,729.53	
E - Creditors Holding Unsecured Priority Claims	Yes	1		0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	7		49,160.63	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			2,816.66
J - Current Expenditures of Individual Debtor(s)	Yes	2			4,100.00
Total Number of Sheets of ALL Schedules		19			
	Т	otal Assets	141,235.00		
			Total Liabilities	153,890.16	

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In re	Edward L Starling,	Case No.
	Karen A Starling	

#### Debtors

#### SCHEDULE A. REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. (See Schedule D.) If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Market Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim
Real Estate located at , 8030 S. Woodlawn, Chicago,	fee simple	-	104,000.00	93,000.00

Sub-Total > 104,000.00 (Total of this page)

Total > 104,000.00

(Report also on Summary of Schedules)

## Case 05-53919 Doc 1 Filed 10/14/05 Entered 10/14/05 02:08:21 Desc Main Document Page 5 of 35

In re	Edward L Starling,	Case No.
	Karen A Starling	

#### Debtors

#### SCHEDULE B. PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property."

	Type of Property	N O Description and Location of Proper E	Husband, Wife, Joint, or Community	Current Market Value of Debtor's Interest in Property without Deducting any Secured Claim or Exemption
1.	Cash on hand	X		
2.	Checking, savings or other financial	Checking account with Bank One	-	20.00
	accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	Savings Account with Bank One	-	20.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.	X		
4.	Household goods and furnishings, including audio, video, and computer equipment.	Miscellaneous used household goods	-	1,250.00
5.	Books, pictures and other art	Miscellaneous books, tapes, CD's etc.	-	200.00
	objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	Miscellaneous costume jewelry	-	125.00
6.	Wearing apparel.	Personal Used Clothing	-	900.00
7.	Furs and jewelry.	X		
8.	Firearms and sports, photographic, and other hobby equipment.	X		
9.	Interests in insurance policies. Name insurance company of each	W- Employer - Term Life Insurance - no cash surrender value	J	0.00
	policy and itemize surrender or refund value of each.	Globe Life - Whole Life Insurance	J	500.00
			Sub-Tota (Total of this page)	al > 3,015.00

<sup>2</sup> continuation sheets attached to the Schedule of Personal Property

## Case 05-53919 Doc 1 Filed 10/14/05 Entered 10/14/05 02:08:21 Desc Main Document Page 6 of 35

In re	Edward L Starling,	Case No.
	Karen A Starling	

#### Debtors

### SCHEDULE B. PERSONAL PROPERTY

(Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Market Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
10.	Annuities. Itemize and name each issuer.	Х			
11.	Interests in IRA, ERISA, Keogh, or	H- Pe	nsion through employer - 100% exempt	-	20,000.00
	other pension or profit sharing plans. Itemize.	W- 40	11K through employer - 100% exempt	J	8,000.00
12.	Stock and interests in incorporated and unincorporated businesses.  Itemize.	X			
13.	Interests in partnerships or joint ventures. Itemize.	X			
14.	Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
15.	Accounts receivable.	Χ			
16.	Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	Х			
17.	Other liquidated debts owing debtor including tax refunds. Give particulars.	Х			
18.	Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	X			
19.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			

Sub-Total > 28,000.00 (Total of this page)

Sheet 1 of 2 continuation sheets attached to the Schedule of Personal Property

## Case 05-53919 Doc 1 Filed 10/14/05 Entered 10/14/05 02:08:21 Desc Main Document Page 7 of 35

In re	Edward L Starling,	Case No.
	Karen A Starling	

#### Debtors

#### SCHEDULE B. PERSONAL PROPERTY

(Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Market Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
20.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
21.	Patents, copyrights, and other intellectual property. Give particulars.	Х			
22.	Licenses, franchises, and other general intangibles. Give particulars.	X			
23.	Automobiles, trucks, trailers, and other vehicles and accessories.		MC Jimmy 94k miles ontiac Grand Am 88k miles	- J	3,330.00 2,890.00
24.	Boats, motors, and accessories.	X			
25.	Aircraft and accessories.	Χ			
26.	Office equipment, furnishings, and supplies.	X			
27.	Machinery, fixtures, equipment, and supplies used in business.	Х			
28.	Inventory.	Χ			
29.	Animals.	Χ			
30.	Crops - growing or harvested. Give particulars.	X			
31.	Farming equipment and implements.	Х			
32.	Farm supplies, chemicals, and feed.	Χ			
33.	Other personal property of any kind not already listed.	X			

Sub-Total > 6,220.00 (Total of this page)

Total >

37,235.00

Sheet 2 of 2 continuation sheets attached to the Schedule of Personal Property

(Report also on Summary of Schedules)

In re	Edward L Starling,
	Karen A Starling

Case No.	

Debtors

#### SCHEDULE C. PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemptions to which debtor is entitled under: [Check one box]

☐ 11 U.S.C. §522(b)(1): ☐ 11 U.S.C. §522(b)(2):

Exemptions provided in 11 U.S.C. §522(d). Note: These exemptions are available only in certain states. Exemptions available under applicable nonbankruptcy federal laws, state or local law where the debtor's domicile has been located for the 180 days immediately preceding the filing of the petition, or for a longer portion of the 180-day period than in any other place, and the debtor's interest as a tenant by the entirety or joint tenant to the extent the interest is exempt from process under applicable nonbankruptcy law.

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Market Value of Property Without Deducting Exemption
Real Property Real Estate located at , 8030 S. Woodlawn, Chicago, IL	735 ILCS 5/12-901	15,000.00	104,000.00
Checking, Savings, or Other Financial Accounts, Certifichecking account with Bank One	icates of Deposit 735 ILCS 5/12-1001(b)	20.00	20.00
Savings Account with Bank One	735 ILCS 5/12-1001(b)	20.00	20.00
Household Goods and Furnishings Miscellaneous used household goods	735 ILCS 5/12-1001(b)	1,250.00	1,250.00
Books, Pictures and Other Art Objects; Collectibles Miscellaneous books, tapes, CD's etc.	735 ILCS 5/12-1001(b)	200.00	200.00
Miscellaneous costume jewelry	735 ILCS 5/12-1001(b)	125.00	125.00
Wearing Apparel Personal Used Clothing	735 ILCS 5/12-1001(a)	900.00	900.00
Interests in Insurance Policies W- Employer - Term Life Insurance - no cash surrender value	215 ILCS 5/238	100%	0.00
Globe Life - Whole Life Insurance	735 ILCS 5/12-1001(f)	500.00	500.00
Interests in IRA, ERISA, Keogh, or Other Pension or P H- Pension through employer - 100% exempt	rofit Sharing Plans 735 ILCS 5/12-1006	100%	20,000.00
W- 401K through employer - 100% exempt	735 ILCS 5/12-704	100%	8,000.00
Automobiles, Trucks, Trailers, and Other Vehicles 00 GMC Jimmy 94k miles	735 ILCS 5/12-1001(c)	1,200.00	3,330.00
00 Pontiac Grand Am 88k miles	735 ILCS 5/12-1001(c)	1,200.00	2,890.00

<sup>0</sup> continuation sheets attached to Schedule of Property Claimed as Exempt

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Form B6D (12/03)

In re	Edward L Starling,	Case No.
	Karen A Starling	

#### Debtors

#### SCHEDULE D. CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests. List creditors in alphabetical order to the extent practicable. If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community."

the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

			ig secured claims to report on this schedule D.		_			
CREDITOR'S NAME	C	Hu	sband, Wife, Joint, or Community	AMOUNT OF				
CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C A M	NATURE OF LIEN, AND DESCRIPTION AND MARKET VALUE OF PROPERTY SUBJECT TO LIEN				CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION IF ANY
Account No. xxxxxxxx008-8			00	Т	E			
Citimortgage, Inc. PO Box 183040 Columbus, OH 43218-3040		J	Mortgage  Real Estate located at , 8030 S.  Woodlawn, Chicago, IL  Value \$ 104,000.00				93,000.00	0.00
Account No. xxxxxxxxxx1971			00					
Ford Credit PO Box 64400 Colorado Springs, CO 80962-4400		J	Automobile Lien 00 GMC Jimmy 94k miles					
			Value \$ 3,330.00				3,729.53	399.53
Account No. xxx-xx-6331			00					
Wells Fargo Bank PO Box 5445 Portland, OR 97228		J	Automobile Lien 00 Pontiac Grand Am 88k miles					
Account No.	╀		Value \$ 2,890.00			$\vdash$	8,000.00	5,110.00
ACCOUNT INO.			Value \$					
continuation sheets attached			(Total of t	Subt			104,729.53	
	Total 104,729.53 (Report on Summary of Schedules)							

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Form B6E (04/05)

In re	Edward L Starling,	Case No.
	Karen A Starling	

Debtors

#### SCHEDULE E. CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether husband, wife, both of them or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotal" on each sheet. Report the total of all claims listed on this Schedule E

in the box labeled "Total" on the last sheet of the completed schedule. Repeat this total also on the Summary of Schedules. ■ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E. TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.) ☐ Extensions of credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(2). ☐ Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,000\* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, which ever occurred first, to the extent provided in 11 U.S.C. § 507 (a)(3), as amended by § 1401 of Pub L. 109-8. ☐ Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4). ☐ Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$4,925\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(5). ☐ Deposits by individuals Claims of individuals up to \$2,225\* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(6). ☐ Alimony, Maintenance, or Support Claims of a spouse, former spouse, or child of the debtor for alimony, maintenance, or support, to the extent provided in 11 U.S.C. § 507(a)(7). ☐ Taxes and Certain Other Debts Owed to Governmental Units Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C § 507(a)(8). ☐ Commitments to Maintain the Capital of an Insured Depository Institution

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

\*Amounts are subject to adjustment on April 1, 2007, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

continuation sheets attached

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Form B6F (12/03)

In re	Edward L Starling,		Case No.
	Karen A Starling		
-		Debtors	

#### SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community maybe liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	N H	CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETORE SO STATE		CONFINGENT	UNLLQULD.	DISPUTED	AMOUNT OF CLAIM
Account No. x3-152			03 Collection		T	DATED		
Abbey Mark Botkin 111 W. Washington Chicago, IL 60602		J	Collection			ט		150.00
Account No. xxxx-xxxx-3368			03		+			
Capital One PO Box 85522 Richmond, VA 23285-5522		J	Credit Card					595.51
Account No. xxxx-xxxx-8077  Capital One 11011 W. Broad Street Glen Allen, VA 23060-5937		J	01 Credit Card					
		L						551.00
Account No. xxxx-xxxx-8384  Capital One Bank PO Box 790216  Saint Louis, MO 63179-0216		J	97 Credit Card					1,788.45
6 continuation sheets attached			(Total	Su of thi				3,084.96

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Form B6F - Cont. (12/03)

In re	Edward L Starling,	Case No.
	Karen A Starling	

#### Debtors

## SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

Husband, Wife, Joint, or Community UNLLQULDAFED CODEBTOR CREDITOR'S NAME, ONTINGENT AND MAILING ADDRESS DATE CLAIM WAS INCURRED AND INCLUDING ZIP CODE, W CONSIDERATION FOR CLAIM. IF CLAIM C AMOUNT OF CLAIM AND ACCOUNT NUMBER IS SUBJECT TO SETOFF, SO STATE. (See instructions.) Account No. xxxx-xxxx-xxxx-7032 96 Credit Card Capital One Bank J PO Box 790216 Saint Louis, MO 63179-0216 1.278.64 Account No. xxxx-xxxx-xxxx-3137 98 Credit Card Capital One Bank J PO Box 790216 Saint Louis, MO 63179-0216 1.247.66 Account No. xxxx-xxxx-2116 95 Credit Card Capital One Bank J PO Box 790216 Saint Louis, MO 63179-0216 1,883.37 01 Account No. xxxxx8871 phone Cingular Wireless P.O. Box 6428 Carol Stream, IL 60197-6428 536.00 Account No. xxxxxx2220 Parking Tickets City of Chicago Dept. of Revenue PO Box 88292 J Chicago, IL 60680-1292 180.00 Sheet no. 1 of 6 sheets attached to Schedule of Subtotal 5,125.67 Creditors Holding Unsecured Nonpriority Claims (Total of this page)

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Form B6F - Cont. (12/03)

In re	Edward L Starling,	Case No.
	Karen A Starling	

#### Debtors

### SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

GDEDWODIG VALVE	С	Ни	sband, Wife, Joint, or Community	С	U	D	
CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODEBTOR	C H W	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	ONTINGEN	UNLIQUIDATED	SPUTED	AMOUNT OF CLAIM
Account No. xxxxxx-xx7260			00	Т	T E D		
City of Chicago Dept. of Water Mgmn PO Box 6330 Chicago, IL 60680-6330		J	Utilities				211.50
Account No. xxxxxxxxxxxxxx2566	╁	┢	99	+	+	+	
ComEd Bill Payment Center Chicago, IL 60668-0001		J	Utilities				
				1	L	<u> </u>	599.97
Account No. xxxxxxxxxxxx6395  Dish Network Dept. 0063 Palatine, IL 60055		J	04 television service				236.00
Account No. xxxxxxxxxxxx6353			04	$\dagger$		T	
Dish Network Dept. 9235 Palatine, IL 60055		J	television service				150.00
Account No. xxx-xx-6331	+		02	+	+		.30.00
Fingerhut P.O. Box 2900 St. Cloud, MN 56396		J	Credit Card				285.00
Sheet no. 2 of 6 sheets attached to Schedule o	f		1	Sub	tota	ıL al	
Creditors Holding Unsecured Nonpriority Claims			(Total of				1,482.47

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Form B6F - Cont. (12/03)

In re	Edward L Starling,	Case No.
	Karen A Starling	

#### Debtors

## SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

Husband, Wife, Joint, or Community UNLLQULDAFED CODEBTOR CREDITOR'S NAME, ONTINGENT AND MAILING ADDRESS DATE CLAIM WAS INCURRED AND INCLUDING ZIP CODE, W CONSIDERATION FOR CLAIM. IF CLAIM C AMOUNT OF CLAIM AND ACCOUNT NUMBER IS SUBJECT TO SETOFF, SO STATE. (See instructions.) Account No. xxxx-xxxx-xxxx-9086 98 Credit Card Household Credit Services J PO Box 80084 Salinas, CA 93912-0084 388.74 Account No. xxxxx3162 03 Child Support Illinois Department of Public Aid J PO Box 19152 Springfield, IL 62794 24.544.46 Account No. xxx0767 Collection For Trinity Hospital- Notice Only Illinois Collection Services J PO Box 646 Oak Lawn, IL 60454-0646 0.00 Account No. xxx-xx-6331 Collection, notice only Island National Group 6851 Jericho Turnpike Suite 180 Syosset, NY 11791 0.00 Account No. xxxxxxxxxxxx9002 98 Collection Jefferson Capital Systems, LLC J 16 McLeland Rd Saint Cloud, MN 56303

Sheet no. 3 of 6 sheets attached to Schedule of

Creditors Holding Unsecured Nonpriority Claims

Subtotal

(Total of this page)

251.06

25,184.26

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Form B6F - Cont. (12/03)

In re	Edward L Starling,	Case No.
	Karen A Starling	

#### Debtors

### SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CDEDITORIC NAME	С	Hu	sband, Wife, Joint, or Community	С	U	D	
CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B T O R	C H H	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	ONTINGEN	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No. xxxx932-NAGEZ2			00	٦	T E D		
MCI Telecommunications 205 N. Michigan Ave. Chicago, IL 60601		J	Utility				136.40
Account No. xxxx-xxxx-2044	_		99	+	+	+	
Old Navy Po Box 530942 Atlanta, GA 30353-0942		J	Credit Card				
							234.52
Account No. xxxxxxxx8483  Peoples Energy 130 E. Randolph St. Chicago, IL 60601		J	00 Utilities				789.26
Account No. xxxx-xxxx-xxxx-0211			00-04	$\top$	T		
Providian P. O. Box 9023 Pleasanton, CA 94566		J	Credit Card				253.85
Account No. xxxx-xxxx-y269	$\dashv$		99-02	+	+	+	
Providian P. O. Box 9539 Manchester, NH 03108		J	Credit Card				5,200.00
Sheet no4 of _6 sheets attached to Schedule	e of	<u> </u>		Sub	tet	 a1	3,233.00
Creditors Holding Unsecured Nonpriority Claims	. 01		(Total of				6,614.03

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Form B6F - Cont. (12/03)

In re	Edward L Starling,	Case No.
	Karen A Starling	

#### Debtors

## SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

		_	1.1	-	1
CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODEBTOR	C A M	N A	DISPUTED	AMOUNT OF CLAIM
Account No. xxxx-xxxx-6031  Providian Financial PO Box 660487  Dallas, TX 75266-0487		J	96 Credit Card		6,700.00
Account No. Ox3858  Receivables Management Solutions 260 E. Wentworth Ave. Saint Paul, MN 55118		J	04 Collection For Jefferson Capital Systems- Notice Only		0.00
Account No. xCGx4415  Risk Management Alternatives Inc. PO Box 105780 Atlanta, GA 30348		J	O5 Collection For MCI Telecommunications- Notice Only		0.00
Account No. xxxxxxxxx8425  SBC Bill Payment Center Saginaw, MI 48663-0003		J	00 Utility		124.30
Account No. xxxxxxx1583  Sunrise Credit Services, Inc 260 Airport Plaza Farmingdale, NY 11735		J	collection		285.37
Sheet no. <u>5</u> of <u>6</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims		<u> </u>	Subtota (Total of this pag		7,109.67

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Form B6F - Cont. (12/03)

In re	Edward L Starling,	Case No.
	Karen A Starling	

#### Debtors

### SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODEBTOR	Hu H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGEN			D I S P U T E D	AMOUNT OF CLAIM
Account No. xxxxx9496  T Mobile P.O. Box 742596 Cincinnati, OH 45274		J	02 phone		TEC			207.00
Account No. xxxxx2727  Trinity Hospital 2320 E. 93rd St. Chicago, IL 60617		J	03 mEdical Services					297.00
Account No. xxxx7515  Trinsic PO Box 17286 Baltimore, MD 21297-1286		J	00 Utilities					116.69
Account No. xxxx7516  Trinsic PO Box 17286 Baltimore, MD 21297-1286		J	01 Utilities					58.97
Account No. AAC015  Zenith Acquisition Cop. PO Box 850 Buffalo, NY 14226-0850		J	05 Collection For SBC- Notice Only					0.00
Sheet no. <u>6</u> of <u>6</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims		<u> </u>	(Total of	L Sub this			)	559.57
			(Report on Summary of S		To	tal		49,160.63

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In re	Edward L Starling,	Case No.
	Karen A Starling	

Debtors

#### SCHEDULE G. EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described.

NOTE: A party listed on this schedule will not receive notice of the filing of this case unless the party is also scheduled in the appropriate schedule of creditors.

■ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract.

<sup>0</sup> continuation sheets attached to Schedule of Executory Contracts and Unexpired Leases

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In re	Edward L Starling, Karen A Starling	Case No.
-	Nateri A Stanling	Debtors
	SCHEDU	JLE H. CODEBTORS
debto: report	r in the schedules of creditors. Include all guarantors and c	or entity, other than a spouse in a joint case, that is also liable on any debts listed by co-signers. In community property states, a married debtor not filing a joint case should is schedule. Include all names used by the nondebtor spouse during the six years

■ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR NAME AND ADDRESS OF CREDITOR

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Form B6I (12/03)

	Edward L Starling			
In re	Karen A Starling		Case No.	
	-	Dobtor(s)	_	

#### SCHEDULE I. CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by a married debtor in a chapter 12 or 13 case.

	led, unless the spouses are separated and a				iapter 1	2 01 13 0430
Debtor's Marital Status:	DEPENDENTS	S OF DEBTO	OR AND SP	OUSE		
Married	RELATIONSHIP Son		AGE 13			
EMPLOYMENT	DEBTOR			SPOUSE		
Occupation u	nemployed	Perso	nnel Mgmnt			
Name of Employer			of housing			
How long employed		8 yrs		•		
Address of Employer			Jackson go, IL 60619	)		
INCOME: (Estimate of average r	nonthly income)	•	DI	EBTOR		SPOUSE
	ary, and commissions (pro rate if not paid	monthly)	\$	0.00	\$	3,774.33
Estimated monthly overtime		• /	\$	0.00	\$	0.00
SUBTOTAL			\$	0.00	\$	3,774.33
LESS PAYROLL DEDUCTION	ONE					
a. Payroll taxes and social se			\$	0.00	\$	957.67
b. Insurance	curry		\$ <del></del>	0.00	\$ <del>-</del>	0.00
c. Union dues			\$ <del></del>	0.00	<u>\$</u> —	0.00
d. Other (Specify)			\$	0.00	\$	0.00
			\$	0.00	\$	0.00
SUBTOTAL OF PAYROLL	DEDUCTIONS		\$	0.00	\$	957.67
TOTAL NET MONTHLY TAKE	HOME PAY		\$	0.00	\$	2,816.66
Regular income from operation of statement)	business or profession or farm (attach det	ailed	\$	0.00	\$	0.00
Income from real property			\$	0.00	<b>\$</b>	0.00
Interest and dividends			\$	0.00	\$	0.00
that of dependents listed above	payments payable to the debtor for the del	otor's use or	\$	0.00	\$	0.00
Social security or other governme	nt assistance					
(Specify)			\$	0.00	\$	0.00
			\$	0.00	\$	0.00
Pension or retirement income Other monthly income			\$	0.00	\$	0.00
(Specify)			\$	0.00	\$	0.00
			\$	0.00	\$	0.00
TOTAL MONTHLY INCOME			\$	0.00	\$	2,816.66
TOTAL COMBINED MONTHLY	Y INCOME \$ 2,	816.66	(R	Report also or Sched		nary of

Describe any increase or decrease of more than 10% in any of the above categories anticipated to occur within the year following the filing of this document:

H has applied for public aid and unemployment compensation. Currently on unpaid leave of absence awaiting termination

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	Edward L Starling			
In re	Karen A Starling		Case No.	
		Debtor(s)		

### SCHEDII F I CURRENT EXPENDITURES OF INDIVIDUAL DERTORS

SCHEDULE J. CURRENT EXPENDITURES OF INDIVIDUA	IL DEBI	JK(S)
Complete this schedule by estimating the average monthly expenses of the debtor and the debtor's made bi-weekly, quarterly, semi-annually, or annually to show monthly rate.	s family. Pro ra	ate any payments
☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Con expenditures labeled "Spouse."	mplete a separa	ate schedule of
Rent or home mortgage payment (include lot rented for mobile home)	\$	1,103.00
Are real estate taxes included? Yes X No		
Is property insurance included? Yes X No		
Utilities: Electricity and heating fuel	\$	280.00
Water and sewer	\$	50.00
Telephone	\$	85.00
Other See Detailed Expense Attachment	\$	125.00
Home maintenance (repairs and upkeep)	\$	50.00
Food	\$	500.00
Clothing	\$	100.00
Laundry and dry cleaning	\$	60.00
Medical and dental expenses	\$	75.00
Transportation (not including car payments)	\$	220.00
Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	100.00
Charitable contributions	\$	0.00
Insurance (not deducted from wages or included in home mortgage payments)		
Homeowner's or renter's	\$	0.00
Life	\$	32.00
Health	\$	0.00
Auto	\$	250.00
Other	\$	0.00
Taxes (not deducted from wages or included in home mortgage payments)		
(Specify)	\$	0.00
Installment payments: (In chapter 12 and 13 cases, do not list payments to be included in the plan.)		
Auto	\$	400.00
Other Vehicle #2	\$	360.00
Other	\$	0.00
Other	\$	0.00
Alimony, maintenance, and support paid to others	\$	0.00
Payments for support of additional dependents not living at your home	\$	0.00
Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	0.00
Other See Detailed Expense Attachment	\$	310.00
TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules)	\$	4,100.00
[FOR CHAPTER 12 AND 13 DEBTORS ONLY] Provide the information requested below, including whether plan payments are to be made bi-weekly, other regular interval.	monthly, annu	
A. Total projected monthly income	\$	N/A
B. Total projected monthly expenses	\$	N/A
C. Excess income (A minus B)	\$	N/A
D. Total amount to be paid into plan each	\$	N/A
(interval)		

A.	Total projected monthly income		\$ N/A
B.	Total projected monthly expenses		\$ N/A
C.	Excess income (A minus B)		\$ N/A
D.	Total amount to be paid into plan each		\$ N/A
		(interval)	

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	Edward L Starling			
In re	Karen A Starling		Case No.	
		Debtor(s)		

### SCHEDULE J. CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

### **Detailed Expense Attachment**

#### **Other Utility Expenditures:**

Auto Maintenance

Books, Magazines, Subscriptions

**Total Other Expenditures** 

Cable	\$	45.00
Cell Phone	\$	80.00
Total Other Utility Expenditures	\$	125.00
Other Expenditures:		
Personal Grooming	<b>\$</b>	125.00
Drug Store Incidentals	<u> </u>	50.00

100.00

35.00

310.00

\$

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## **United States Bankruptcy Court**Northern District of Illinois

In re	Edward L Starling Karen A Starling		Case No.	
		Debtor(s)	Chapter	7

#### DECLARATION CONCERNING DEBTOR'S SCHEDULES

#### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of \_\_\_\_\_\_ sheets [total shown on summary page plus 1], and that they are true and correct to the best of my knowledge, information, and belief.

Date	October 13, 2005	Signature	/s/ Edward L Starling Edward L Starling Debtor
Date	October 13, 2005	Signature	/s/ Karen A Starling
			Karen A Starling Joint Debtor

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

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Form 7 (12/03)

#### United States Bankruptcy Court Northern District of Illinois

	Edward L Starling		C N	
In re	Karen A Starling		Case No.	
		Debtor(s)	Chapter	7
			•	<u> </u>

#### STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs.

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

#### **DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within the six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

#### 1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE (if more than one)
\$79,398.00 H & W - Employment income - estimated 2003
\$96,301.00 H & W - Employment income - estimated 2004
\$66,966.00 H & W - Employment income - Estimated 2005 year-to-date

#### 2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

#### 3. Payments to creditors

None

a. List all payments on loans, installment purchases of goods or services, and other debts, aggregating more than \$600 to any creditor, made within 90 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS DATES OF AMOUNT STILL OF CREDITOR **PAYMENTS** AMOUNT PAID OWING

b. List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND

AMOUNT STILL

2.

RELATIONSHIP TO DEBTOR

DATE OF PAYMENT

AMOUNT PAID

**OWING** 

#### 4. Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT COURT OR AGENCY STATUS OR NATURE OF PROCEEDING AND CASE NUMBER AND LOCATION DISPOSITION

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED

DESCRIPTION AND VALUE OF PROPERTY

DATE OF SEIZURE

#### 5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER

DATE OF REPOSSESSION. FORECLOSURE SALE, TRANSFER OR RETURN

DESCRIPTION AND VALUE OF **PROPERTY** 

#### 6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATE OF

NAME AND ADDRESS OF ASSIGNEE

ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND LOCATION

DATE OF NAME AND ADDRESS OF COURT DESCRIPTION AND VALUE OF OF CUSTODIAN CASE TITLE & NUMBER **PROPERTY** ORDER

3

#### 7. Gifts

None

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION RELATIONSHIP TO DEBTOR, IF ANY

DATE OF GIFT

DESCRIPTION AND VALUE OF GIFT

#### 8. Losses

None

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY

DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

#### 9. Payments related to debt counseling or bankruptcy

None 

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE Macey and Aleman PC 20 W. Kinzie Suite 1300 Chicago, IL 60610

DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR 2004

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY \$1000

#### 10. Other transfers

List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE. RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

#### 11. Closed financial accounts

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

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#### 12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY

NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY

DESCRIPTION OF CONTENTS DATE OF TRANSFER OR SURRENDER, IF ANY

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#### 13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF

AMOUNT OF SETOFF

#### 14. Property held for another person

None List all property owned by another person that the debtor holds or controls.

DESCRIPTION AND VALUE OF PROPERTY

LOCATION OF PROPERTY

#### NAME AND ADDRESS OF OWNER

15. Prior address of debtor

If the debtor has moved within the **two years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any

separate address of either spouse.

**ADDRESS** NAME USED DATES OF OCCUPANCY

#### 16. Spouses and Former Spouses

None

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the six-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

#### 17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

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None a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be

liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

NAME AND ADDRESS OF DATE OF ENVIRONMENTAL

SITE NAME AND ADDRESS GOVERNMENTAL UNIT NOTICE LAW

None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous

■ Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

NAME AND ADDRESS OF DATE OF ENVIRONMENTAL

SITE NAME AND ADDRESS GOVERNMENTAL UNIT NOTICE LAW

None c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which

the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR DISPOSITION

#### 18. Nature, location and name of business

None

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or was a self-employed professional within the **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the **six years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the **six years** immediately preceding the commencement of this case.

TAXPAYER BEGINNING AND ENDING

NAME I.D. NO. (EIN) ADDRESS NATURE OF BUSINESS DATES

None b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME ADDRESS

### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date	October 13, 2005	Signature	/s/ Edward L Starling
			Edward L Starling
			Debtor
Date	October 13, 2005	Signature	/s/ Karen A Starling
			Karen A Starling
			Loint Dobton

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

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Official Form 8 (12/03)

#### **United States Bankruptcy Court Northern District of Illinois**

In re	Edward L Starling Karen A Starling		Case No.	
		Debtor(s)	Chapter	7

#### CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

- I have filed a schedule of assets and liabilities which includes consumer debts secured by property of the estate.
- I intend to do the following with respect to the property of the estate which secures those consumer debts: a. Property to Be Surrendered. **Description of Property** Creditor's name -NONEb. Property to Be Retained [Check any applicable statement.] Property will be Debt will be Property is redeemed reaffirmed claimed as pursuant to 11 pursuant to 11 Description of Property Creditor's Name U.S.C. § 524(c) exempt U.S.C. § 722 Real Estate located at , 8030 S. Citimortgage, Inc. Χ 1. Woodlawn, Chicago, IL 2. 00 GMC Jimmy 94k miles Ford Credit Χ 3. 00 Pontiac Grand Am 88k miles Wells Fargo Bank Χ Date October 13, 2005 Signature /s/ Edward L Starling Edward L Starling Debtor Date October 13, 2005 Signature /s/ Karen A Starling Karen A Starling Joint Debtor

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teu States Danki upicy Co	J
Northern District of Illinois	

In re	Edward L Starten A Sta	tarling Irlina			Case No.	
		. <u>J</u>		Debtor(s)	Chapter	7
	D	ISCLOSURE C	OF COMPENS	ATION OF ATTOR	NEY FOR DI	EBTOR(S)
C	ompensation pai	d to me within one ye	ear before the filing of		or agreed to be pai	the above-named debtor and that id to me, for services rendered or to follows:
	For legal ser	vices, I have agreed to	o accept		\$	1,000.00
	Prior to the f	filing of this statemen	t I have received		\$	1,000.00
	Balance Due	)			\$	0.00
2. T	he source of the	compensation paid to	me was:			
		Debtor		Other (specify):		
3. T	he source of con	npensation to be paid	to me is:			
		Debtor		Other (specify):		
5. II a. b c. d	A copy of the a return for the a Analysis of the Preparation ar Representation [Other provisi Negotia reaffirm by agreement with Represe pursuar	agreement, together above-disclosed fee, I be debtor's financial site of filing of any petition of the debtor at the cons as needed] tions with secured ation agreements a challent debtor of the debt	with a list of the name have agreed to render the trustion, and rendering on, schedules, statemented creditors of creditors to record applications as a bove-disclosed fee doors in any discharg (2)(A) for avoidance creeding.	r legal service for all aspects g advice to the debtor in detent of affairs and plan which and confirmation hearing, and duce to market value; needed.  Des not include the following geability actions, judicial lee of liens on household g	the compensation is s of the bankruptcy ermining whether to may be required; and any adjourned he exemption plann g service: ien avoidances, p	case, including: o file a petition in bankruptcy;
			C	ERTIFICATION		
	certify that the f inkruptcy procee		te statement of any a	greement or arrangement fo	r payment to me fo	r representation of the debtor(s) in
Dated	October 13	, 2005		/s/ Richard J. Waple Richard J. Waple # Legal Helpers, PC 20 W. Kinzie 13th Floor Chicago, IL 60610 (312) 467-0004	6276123	2

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS NOTICE TO CONSUMER DEBTOR OF AVAILABLE CHAPTERS

The purpose of this notice is to acquaint you with the four chapters of the federal Bankruptcy Code under which you may file a bankruptcy petition. The bankruptcy law is complicated and not easily described. Therefore, you should seek the advice of an attorney to learn of your rights and responsibilities under the law should you decide to file a petition with the court. Court employees are prohibited from giving you legal advice.

#### Chapter 7: Liquidation (\$155 filing fee plus \$39 administrative fee plus \$15 trustee surcharge)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts.
- 2. Under chapter 7 a trustee takes possession of all your property. You may claim certain of your property as exempt under governing law. The trustee then liquidates the property and uses the proceeds to pay your creditors according to priorities of the Bankruptcy Code.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, your discharge may be denied by the court, and the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a discharge, there are some debts that are not discharged under the law. Therefore, you may still be responsible for such debts as certain taxes and student loans, alimony and support payments, criminal restitution, and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs.
- 5. Under certain circumstances you may keep property that you have purchased subject to valid security interest. Your attorney can explain the options that are available to you.

### Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$155 filing fee plus \$39 administrative fee)

- 1. Chapter 13 is designed for individuals with regular income who are temporarily unable to pay their debts but would like to pay them in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13 you must file a plan with the court to repay your creditors all or part of the money that you owe them, using your future earnings. Usually, the period allowed by the court to repay your debts is three years, but no more than five years. Your plan must be approved by the court before it can take effect.
- 3. Under chapter 13, unlike chapter 7, you may keep all your property, both exempt and non-exempt, as long as you continue to make payments under the plan.
- 4. After completion of payments under your plan, your debts are discharged except alimony and support payments, student loans, certain debts including criminal fines and restitution and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs, and long term secured obligations.

#### Chapter 11: Reorganization (\$800 filing fee plus \$39 administrative fee)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a Chapter 11 petition should be reviewed with an attorney.

#### Chapter 12: Family Farmer (\$200 filing fee plus \$39 administrative fee)

Joint Debtor's Signature

Chapter 12 is designed to permit family farmers to repay their debts over a period of time from future earnings and is in many ways similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm.

/s/ Edward I Starling	/s/ Karen A Starling	October 13, 2005	

Date

I, the debtor, affirm that I have read this notice.

Debtor's Signature

Case Number

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### **United States Bankruptcy Court** Northern District of Illinois

In re	Edward L Starling Karen A Starling		Case No.	
	-	Debtor(s)	Chapter	7

### **VERIFICATION OF CREDITOR MATRIX**

The above-named Debtors hereby verify that the attached list of creditors is true and correct to the best of their knowledge.

Date:	October 13, 2005	/s/ Edward L Starling	
		Edward L Starling	
		Signature of Debtor	
Date:	October 13, 2005	/s/ Karen A Starling	
		Karen A Starling	
		Signature of Debtor	

Edward L Stanse 05-53919 Doc 1 Karen A Starling 8030 S. Woodlawn Chicago, IL 60619

BPPOGLIMENT Centerage 34 of 35 Chicago, IL 60668-0001

205 N. Michigan Ave. Chicago, IL 60601

Richard J. Waple Legal Helpers, PC 20 W. Kinzie 13th Floor Chicago, IL 60610 Dish Network Dept. 0063 Palatine, IL 60055 Old Navy Po Box 530942 Atlanta, GA 30353-0942

Abbey Mark Botkin 111 W. Washington Chicago, IL 60602

Dish Network Dept. 9235 Palatine, IL 60055

Peoples Energy 130 E. Randolph St. Chicago, IL 60601

Capital One PO Box 85522 Richmond, VA 23285-5522

Fingerhut P.O. Box 2900 St. Cloud, MN 56396

Providian P. O. Box 9023 Pleasanton, CA 94566

Capital One 11011 W. Broad Street Glen Allen, VA 23060-5937 Ford Credit PO Box 64400 Colorado Springs, CO 80962-4400 Providian P. O. Box 9539 Manchester, NH 03108

Capital One Bank PO Box 790216 Saint Louis, MO 63179-0216

Household Credit Services PO Box 80084 Salinas, CA 93912-0084

Providian Financial PO Box 660487 Dallas, TX 75266-0487

Cingular Wireless P.O. Box 6428 Carol Stream, IL 60197-6428 Illinois Department of Public Aid PO Box 19152 Springfield, IL 62794

Receivables Management Solutions 260 E. Wentworth Ave. Saint Paul, MN 55118

Citimortgage, Inc. PO Box 183040 Columbus, OH 43218-3040 Illinois Collection Services PO Box 646 Oak Lawn, IL 60454-0646

Risk Management Alternatives Inc. PO Box 105780 Atlanta, GA 30348

City of Chicago Dept. of Revenue PO Box 88292 Chicago, IL 60680-1292

Island National Group 6851 Jericho Turnpike Suite 180 Syosset, NY 11791

SBC Bill Payment Center Saginaw, MI 48663-0003

City of Chicago Dept. of Water Mgmn PO Box 6330 Chicago, IL 60680-6330

Jefferson Capital Systems, LLC 16 McLeland Rd Saint Cloud, MN 56303

Sunrise Credit Services, Inc. 260 Airport Plaza Farmingdale, NY 11735

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Trinity Hospital 2320 E. 93rd St. Chicago, IL 60617

Trinsic PO Box 17286 Baltimore, MD 21297-1286

Wells Fargo Bank PO Box 5445 Portland, OR 97228

Zenith Acquisition Cop. PO Box 850 Buffalo, NY 14226-0850